Treatise on Use of Prison Bonds

by Jean Keating

October 10th, A. D. 2004

The courts are operating under Statute Law. A "**Statute**" is defined in BLACK'S LAW DICTIONARY, FOURTH EDITION REVISED as a kind of bond or obligation of record, being an abbreviation for "statute merchant" or "statute staple."

Statute –merchant = is defined as a security for a debt acknowledged to be due, entered into before the chief magistrate of some trading town, pursuant to the statute 13 Edward I. De Mercatoribus, by which not only the body of the debtor might be imprisoned, and his goods seized in satisfaction of the debt, but also his lands might be delivered to the creditor till out of the rents and profits of them the debt be satisfied. This was also called a Pocket Judgment.

Statute Staple = A 1353 statute establishing procedure for settling disputes among merchants who traded in staple towns. The statute helped merchants receive swift judgment for debt owed. Cf. STATUTE MERCHANT. **2. A bond for commercial debt.** A statute staple gave the lender a possessory right in the land of a debtor who failed to repay a loan. See STAPLE.

"A popular form of security after 1285 . . . was the . . . 'statute staple' – whereby the borrower could by means of a registered contract charge his land and goods without giving up possession; if he failed to pay, the lender became a tenant of the land until satisfied . . . the borrower under a statue or recognizance remained in possession of his land, and it later became a common practice under the common-law forms of mortgage likewise to allow the mortgagor to remain in possession as a tenant at will or at sufferance of the mortgage." J. H. Baker, An introduction to English Legal History 354 (3d edition 1990).

Recognizance = A bond or obligation of record binding a person to some act as to appear in court and subject to forfeit money if obligation is not fulfilled. Fifa = Fifa, short for the Latin phrase: fieri facias ("let it be made . . .") was a court (execution) to the sheriff to levy on (Take) the property of a debtor in order to satisfy a judgment (see judgment and execution dockets, above). The sheriff might typically keep track of fifas in a Sheriff's Fifa Docket Book. Usually written on a fill-in-the blank form, a fifa names the parties to the court judgment and the value of property to be taken to satisfy the judgment. On the back, the sheriff or his deputies annotate their actions in carrying out the order. The fifas were to be returned to the court which issued them and the actions annotated on the Judgment Docket. Theoretically, the docket books should contain everything that was noted on the fifas.

I have been doing more research on our prison system via the Internet and have found out some interesting things, regarding what is really going on in the courtroom. The court is looking for an acceptance and acceptor under 3-410 of the U.C.C. as the Principal has the primary obligation to pay or discharge any instrument presented for acceptance. Since they are presenting a Bill of Exchange [indictment] for acceptance. This is called an acceptance for honor, which involves

a negotiable instrument especially a Bill of Exchange [indictment] that has been accepted for payment. The complaint, information, or indictment is a three party Draft, Commercial paper, or Bill of Exchange under Article 3 of the U.C.C. **The Grand Jury Foreman is the Drawer or Maker of the Indictment by his signature, the Defendant/Debtor or Straw-man is the Drawee and the State is the Payee and the live Man or Woman is the Payor.** What they are doing in the courtroom is all commercial, and is in conformity to **27 CFR 72.11**, where it says all Crimes are commercial. What the judge and prosecutor are doing in the courtroom is making a commercial presentment under section 3-501 (1) "Unless excused (section 3-511) presentment is necessary to charge secondary parties as follows":

(a) Presentment for acceptance is necessary to charge the drawer and endorsers of a draft where the draft so provides, or is payable elsewhere than at the residence or place of business of the drawee, or its date of payment depends upon such presentment. The holder may at his option present for acceptance any other draft payable at a stated date;

(b) presentment for payment is necessary to charge any endorser;

(c) in the case of any drawer, the acceptor of a draft payable at a bank or the maker of a note payable at a bank, presentment for payment is necessary, but failure to make presentment discharges such drawer, acceptor or maker only as stated in section 3-502 (1)(B).

If you don't accept the charge or presentment you are in dishonor for no acceptance under 3-505 of the U.C.C. (c) and 3-501 (2) (a), (b). Acceptance is the drawer's signed engagement to honor the draft as presented. It must be written on the draft, and may consist of his signature alone. It becomes operative when completed by delivery or notification 3-410 of the U.C.C.

You are the **Fiduciary Trustee** of the Straw-man which is a cesti que UNITED STATES TRUST; in this capacity you have the responsibility to discharge all his debts, by **operation of law**. You are also the principal or asset holder on the private side of the accounting ledger; you are holding the Exemption necessary to discharge the debt. When they monetize debt they have to have a principal, capital and interest is what circulates as principal and is called revenue or re-venue. Principal is where venue lies. Revenue is a Tax debt or Tax bills. All bills when presented represent revenue, interest, capitol, or accruals circulating from you as the principal, when it is returned back to you as capital or interest it is called income or in-coming. This method of accounting is called the "Accrual Accounting Method" and is represented by debits and credits. Debits are assets Credits are liabilities. The credits and liabilities have to be in balance, this is accomplished through double bookkeeping entries or reverse bookkeeping entry. These bookkeeping entries are the funds referred to in commercial banking. **When you are in dishonor they cannot use your exemption to pass the debt or charge through your account to obtain a discharge, so they sell your dishonor, which has a commercial value of $1,000,000 dollars for each count.** When Social Security # is assigned or a Blank Bond is issued and when you are imprisoned the Bond is filled out. **This Bond is called a Bid Bond, Standard**

Form 24 (REV. 10-98) prescribed by GSA-FAR (48 CFR) § 53.228(a). This is also called a **Prison Bond**. These are also referred to as **Contract Surety Bonds**. The First, the **Bid Bond**, provides financial assurance that the bid has been submitted in good faith and that the contractor intends to enter into the contract at the price bid and provide the required performance and payment bonds. The Second, the **Performance Bond**, protects the obligee from financial loss should the contractor fail to perform the contract in accordance with the terms and conditions of the contract documents. The Third kind of Contract Bond is the **Payment Bond** which guarantees that the contractor will pay certain subcontractor, labor and material bills associated with the project.

On April 9, 2002 (12:18 pm) Lehman Brothers Banking Cartel in New York City agreed to provide prison industry leader CCA (Corrections Corporation of America) with a new $ 695.0 million senior secured credit facility, to be combined with a $150 million notes offering. The war on terrorism has created a buzz in the private prison industry. Less than three weeks after September 11th, a New York Post story on the for-profit private prison industry stated, "America's new wall of homeland security is creating a big demand for cells to hold suspects and illegal aliens who might be rounded up." In order to prosper, prison operators need to maintain a steady flow of prisoners and prison dollars. One of the Industries tools for accomplishing this is the American Legislative Exchange Council, a powerful-right wing lobby group that helps corporations draft and enacts "model" legislation-- for a price. Industry leaders CCA and Wackenhut have paid tens (if not hundreds) of thousands of dollars in exchange for a privileged position on ALEC's Criminal Justice Task Force (which CCA chairs). ALEC, in turn, not only promotes privatization, but also brags of having helped enact "Truth In Sentencing" and "Three Strikes" laws in 25 states. In addition to investing heavily in groups like ALEC and the Reason Foundation, the industry spends millions on campaign contributions. From 1995 to 2000, CCA, Wackenhut, and Cornell spent **$520,000 in Federal elections,** and in 1998, the industry spent **$540,000 on state elections, where a little money goes a long way.**

Corporations work on the Fiscal Accounting Cycle because they operate using commercial debt; we as Owner-Principal's work on the General Calendar Accounting Year or Cycle. New York City has a $ 6.6 billion dollar deficit, this deficit represents unredeemed debt on the credit side of the accrual accounting system and cannot be executed to the debit side of accrual accounting ledger, except through the Principal's Exemption. New York has therefore put its bond underwriting business up for bid. This means that New York will issue $ 6.6 billion in bonds and pay underwriters over $30, million in fees in the next fiscal year alone. Lehman Brothers Bank will underwrite New York's $ 6.6 billion dollar deficit. An underwriter is an Insurer or one who buys stock from the Issuer with an intent to resell it to the public or an entity or person, especially an investment banker, who guarantees the sale of newly issued securities by purchasing all or part of the shares for resale to the public. The term underwriter derives its meaning from former British Insurance Practices. When insuring their cargo shippers would seek out investors to insure their property. The insurers would add their signatures and would write their names under those of the shipper; hence the term 'underwriter'. Both in terms of the insurance industry and securities markets, the concept of underwriting have expanded significantly since its inception. West

Mutual Shippers Association out of Luxemburg is underwriting Social Security Administration a suretyship contract or Bond. **Now you know how they are financing the Commodities and Securities Market, and why New York City is called the Great Whore of Babylon in the Book of Revelations, Chapter 18, Verses 10-24.**

The **Corrections Corporation of America** owns most of your prison systems and sells its stock and shares on the New York Stock Exchange, the major stock holder is the Paine Webber Group. They have a Dunn & Bradstreet rating and are headquartered in Nashville, Tennessee at 10 Burton Hills Blvd and can be reached at 1-800-624-2931. Their Ticker Symbol for their stock is **CXW_pb** on the NYSE and **CXW** under business services on the NYSE. In Berlin, Germany there ticker symbol is CXW.BE and CXW.DE in Frankfurt, Germany. There is also a **Prison Realty Trust** [**PZN**], which is a real estate investment trust [REIT] and is the world's largest private sector owner and developer. The American Legislative Exchange Council is owned by Paul Weyrich of the Free Congress Foundation and receives financial support from all of your major corporations. They are the moving force and promoter of the National Council of State Legislatures who privatize criminal statutes for financial gain and profit. They are promoting public policy in regard to Prize and Capture law under the War Powers Acts. The Reason Foundation is run by David Nott, the president and is a think-tank promoting privatization of penal institutions for financial gain they are located at 3415 S. Sepulveda Blvd. suite 400 Los Angeles California 90034 1-310-391-2245. The Wackenhut Corporation is a U. S. based division of Group 4 Falck A/S, the world's second largest provider of Security Services and is based in Copenhagen, Denmark and is the premier U. S. provider of contract services to the business, commercial, and government markets. The types and techniques of Privatization are:

1. Contracting Out [also called Outsourcing]

2. Management Contracts

3. Public-Private Competition [also called managed competition or market testing]

4. Franchise

5. Internal Markets

6. Vouchers

7. Commercialization [also referred to as service shedding]

8. Self Help [also referred to as transfer to non-profit organization]

9. Volunteers

10. Corporatization

11. Asset Sale or Long-Term Lease

12. Private Infrastructure Development and Operation

Cornell Corrections Inc. [NYSE:**CRN**] is chaired by DAVID M. CORNELL and their Company's concept began December 7, 1990, it was a rough business plan, yet the Dillon Read Venture Capitol became there first investor on February 21, 1991 [They are also called Trinity Venture Capital and Shane Reihill is the Chairman and founder. They built correctional facilities in Plymouth, Massachusetts, the other in Central Falls, Rhode Island. They have grown 33-fold in revenues and offenders under contract since that time. They have diversified and are now dependant upon development and have diversified into the three sectors of the business- secure institutional, they go up to maximum security; juvenile; and pre-release. They are the only company really in the business of aggressively growing in each of these three sectors. There institutional revenues are around 42 percent, juvenile revenues approximate 40 percent and prerelease revenues are around 18 percent. These factors represent the outsourcing phase of the prison system. This company is currently operating in five different time zones and is headquartered at 1700 W. LOOP SOUTH, SUITE 1500 HOUSTON, TEXAS [77027] [1-713-235-9366]. Dillion Read Venture Capital a New York based corporation merged with SG Warburg in 1997 creating Warburg Dillion Read. London based UBS Warburg is the investment banking division of the Swiss giant UBS, one of the largest banks in the world. It has some 40,000 employees spread across 40 countries. This bank was started by the Paul Warburg family which owns and controls the World Bank and started the Federal Reserve System. UBS Warburg is located at 141 West Jackson Boulevard Chicago, Illinois 60604.

Privatization is the transfer of assets or service delivery from the government sector. Prisons are nothing but warehouses for the storage of goods and chattel under commercial law. The Warden is a Bailee or Warehouseman [before the term Admiral was used he was called Custos Maris "Warden of the Sea"] [In some ancient records He was called Capitanus Maritimarum or "Captain or Tenant in Chief of the Maritime"] who receives personal property from another as Bailment. The Bailer is one who provides bail as a surety for a criminal defendant's release. Also spelled Bailor. Bailment is the delivery of personal property by one person [the Bailor] to another [the Bailee] who holds the property for a certain purpose under an expressed or implied-in-fact contract. Goods are tangible or movable property other than money; especially articles of trade or items of merchandize. The sale of goods is governed by Article 2 of the U.C.C. "Goods means all things, including specially manufactured goods, that are movable at the time of identification to contract for sale and future goods. The term includes the unborn young of animals, growing crops, and other identified things to be severed from real property . . . . The term does not include money in which the price is to be paid, the subject matter of foreign exchange transactions documents, letters of credit, letter-of-credit rights, instruments, investment property, accounts, chattel paper, deposit accounts, or general intangibles." U.C.C. 2-102(a)(24). Go to the Paine Webber group on any search engine or go to:

www.transnationale.org/pays/USAs.htm and you will see the 20 largest companies, Aerospace, Food Chains, Credit Card Companies, Banks, Insurance, Media, Auto, Biotechnology, Chemical, Consulting, Construction, Cosmetics, Waste Management, Defense, Retail, Conglomerate, Water, Electricity, Appliance, Electronics, Packaging, Energy, School, Equipment, Finance, Holding, Hotels, Real

Estate, Computer, Recreational, Materials, Medical, Mining, Fashion, Motorbike, Paper, Private Person, Pharmaceutical, Post: USPS [United States Postal Service, CNF Inc], Printing & Publishing, Advertising, Restaurants, Healthcare, Services, Metal, Tobacco, Telecommunications, Textile Apparel, Tourism, Transportation, and Staffing. This group is the United States of America and is the largest stockholder in the world in Corrections Corporation of America, that owns and controls the entire world prison system, through you and is funded by your commercial dishonor. Notice that the Postal Service is involved in this. Now you know why the United States of America is the Plaintiff in every Federal Tax Case, they own and run the prison system. Transnational Corporations Observatory, non-profit organization created by Re'gis Castellani in October 1999 in Marttiques [France], maintains a global profile on 10,000 Corporations.

Everything is being run under the Law Merchant under U.C.C. 1-103. Section 1775.04 of Title 17 Corporations: Partnerships of the Ohio Revised Code says "Rules of Law and Equity, including the Law Merchant, to govern." UCC 1-103 is quoted in the Administrative Manual of the Internal Revenue Service, put out by CCH and says that the law of the Merchant governs all sections in the Internal Revenue Code. Based on the above information it looks like GSA and GAO are heavily involved in the accounting aspect of the Prison System, which explains why they are supplying all the Bond forms respecting the Bid, Performance, and Payment. When your dishonor is sold within the United States it has a six digit accounting # and is called a Cardinal Number, when it is sold at the International Level it goes Ordinance or Military and uses a nine digit accounting number. This is where AutoTRIS and CUSIP come in. AutoTRIS is the Automated Forensic Traces Investigation System and was designed in the Russian Federal Center of Forensic Science using a graphical toolkit that was developed at Automation Designs & Solutions, Inc. for other software products. AutoTRIS is copyrighted and licensed to AD&S in the USA and other countries of America. This program is used as a Jail Management System for Inmate Tracking. This system also has a Law Enforcement Module and a Court Management Module for courtroom accounting. **Every metropolitan Police Department and Federal Police have this system installed in their Vehicles and is referred to as the Criminal Justice Tracking System.**

Xignite, Inc. designs the software that is used in AutoTRIS and is located at 1291 East Hillsdale Boulevard, Suite 211 – Foster City, California 94404- United States of America- 650-655-3700 or call toll free 1-866-XML-SOAP. CUSIP is the trademark for the system that uniquely identifies securities and other instruments of general interest. The Name CUSIP is derived from the ABA Committee on Uniform Security Identification Procedures. The CUSIP Agency is the organization within the ABA [American Bankers Association]which is charged with the responsibility of developing, enhancing, and maintaining the system and policies necessary for uniform securities identification. CUSIP is the Trademark of Standard and Poor's, which operates under a license agreement with the ABA. And is located at 55 Water Street, 47th floor New York, NY 10041. Interestedly this is the same address of the DTC Depository Trust Cooperation which is the clearinghouse for all goods, commodities, and securities. It is also called or referred to as the EMCC, MSCC, NSCC, DTCC, GSCC, GCN [the Global Clearing Network] and DCC&S [Defined Contribution Clearance & Settlement]. These are

the clearinghouses for all shares and stocks sold through the CCA and the Paine Webber Group, A/K/A the United States of American. I finally understand where the United States of America is located and who they are and why in the Bluebook put out by the ABA [American Bar Association] they are referred to as a foreign country. CUSIP also identifies the issuers of securities and other financial instruments within a standard nine-character framework, and disseminating this information to the financial marketplace. I have a form from CUSIP called a PRIVATE PLACEMENT EQUITY which identifies Mutual Funds, Preferred Stock, Warrant and Rights. How much do you want to bet that CUSIP and DTC are the clearinghouse for all Arrest Warrants, which are commercial checks under Article 3 of the U.C.C. I also have a form called a PRIVATE PLACEMENT DEBT, which identifies for purchase Serial Bonds, Term Bonds, Currency, and Sinking Funds. All Bonds are identified by using a CUSIP **nine digit number**. I have a 26 Page list with Bonds, Treasury Bills, Notes, Freddie Mac, Ginnie Mae, Fannie Mae. They are also offering TBAs which are futures contracts on mortgaged-backed pools. Working with the MBSCC, the CUSIP Service Bureau developed a specialized numbering scheme TBA [The Bond Market Association] mortgaged-backed securities [Mortgage Backed Securities is ownership position in a group, or pool, of mortgage loans. It is Bonds in which interest and principal received from this pool of mortgage loans are passed through to the Bondholders]. TBA CUSIPs incorporate within the number itself, a security's mortgage type [Ginnie Mae, Fannie Mae, Freddie Mac], coupon, maturity, and settlement month. For financial instruments actively traded on an International basis, which are either underwritten debt issues or domiciled equities outside the United States and Canada, the financial instruments will be identified by a CINS [CUSIP International Numbering System] number. The CINS number was developed in 1988 by Standard & Poor's and Telekurs [USA] in response to the North American Securities industries need for 9 character identifier for International Financial Instruments. CINS numbers appear in the International Securities Identification Directory [ISID Plus Services] which is co-produced by Standard & Poor's and Telkurs [USA].

To show how massive this system is ISID Plus contains over 500,000 global financial instruments and cross references all major national numbering systems. ISID Plus has been designed to minimize the impact on back-office systems and operations, while facilitating cross-border communications among global custodians, depositories, banks, securities organizations, and exchanges. CINS numbers employ the same issuer [6 characters] Issue [2 characters & check digit] concept espoused by the CUSIP Numbering System. The first position of a CINS code is always represented by an alpha character, signifying the Issuer's country code [domicile] or Geographic region. The National Association of Insurance Commissioners [NAIC] in October 1988 mandated the use by issuers of a uniform private placement number [PPN] to identify investments in their annual statements filed with the State Regulatory Authorities. Standard & Poor's CUSIP Service was selected by the NAIC to create, assign, and administer the PPN system primarily for the Insurance Industry.

At the International level there is EPIM [the European Pre-issuance Messaging], which is a central messaging hub linking the parties involved in the Issuance of European Commercial Paper [ECP], including banks, dealers, issuing and paying

agents, securities depositories and numbering agencies. EPIM was launched as a cooperative effort by Euroclear, Clearstream International, and DTCC. Omega LLC, a joint venture company owned equally by the Depository Trust & Clearing Corporation [DTCC] and Thomson Financial, is the leading of complete global trade management services. A unique partnership between the securities Industries leading utility and the commercial sector, Omega is industry-backed and market-oriented. Through its integrated suite of Intelligent Trade Management Solutions SM.

I have the Articles of Incorporation of THE ASSOCIATION of NATIONAL NUMBERING AGENCIES or [ANNA SC] the registered office is located and established at 6, avenue de Schiphol-1140 Brussels – Belgium. The object of ANNA is to maintain and promote the standards of International Standard ISO 6166, as amended from time to time [hereafter "the Standard"]. I bet that this standard # 6166 is the number of a man and His number is 666 and is talked about in Revelations 13; 18 and whose purpose under Article 3 is to carry out any commercial, financial, or civil transactions directly or indirectly related to the objects of ANNA. Under Article 5 ANNA has unlimited Capital through BIS [Bank for International Settlements], CCA, ALEC, WACKENHUT, CORNELL CORRECTIONS, REASON FOUNDATION, DILLION READ VENTURE CAPITOL, SG WARBURG, UBS WARBURG, WARBURG DILLON READ and the PAINE WEBBER GROUP. Under Article 29 ANNA has a list of all public finds, shares, stocks, bonds, and other securities composing ANNA'S Portfolio. I think ANNA is owned by the **Order of Jesuits** out of Rome, Italy, which owns and controls all Prisons, Penal Institutions, and Banks. ANNA also assigns the ISIN [International Securities Identification Number]. The First Character: Category [Equities, Debt Instruments, Rights, Options, Futures, Others]. The Second Character: Group within category e.g. equities into shares, preferred shares etc. The Third to Sixth Character: attributes for further description and grouping.

Why is privatizing prisons so appealing to Federal, State, and Local governments? As the Nation put it: The selling point was simple: Private companies could build and run prisons cheaper that the governments. Unfettered American Capitalism would produce a better fetter, saving cash-strapped states millions of dollars each year" while simultaneously generating huge profits. The Nation explains this miracle would be accomplished. "Private prisons receive a guaranteed [per diem] fee for each prisoner, regardless of the actual costs. **Each dime they don't spend on food or medical care [for prisoners] or on wages and training for the guards is a dime they can pocket."** Most guards in public prisons belong to the LEOU, which is part of the American Federation of State, County, and Municipal Employees AFSCME. I have a pointed question for you, why aren't we as principals on the Private side of the accounting cycle using our Exemption Priority to discharge all this Public Debt under the Uniform Exemption Act section 3 "Exempt" means protected, and "exemption" means protection, from subjection to a judicial lien, process, or proceeding to collect a debt. The answer is we are all double-minded and do not know who we are in a commercial setting. Every individual in Prison is in there, because of Commercial Dishonor. "A person who has doubts is thinking about two different things at the same time and can't make up his mind about anything" or as the King James Version says "A double-minded man is unstable in all his ways." James 1:8. Let us regain and claim our honor and

status as the Principal with primary responsibility on obligations for discharge on the public and payment on the private. Through our Exemption as Principal, we can use these Standard form 24 Bid Bonds, Performance Bonds Standard Form 25, and Payment Bonds Standard Form 25A issued by GSA under the Comptroller General, to discharge any debts. Bid Bonds are usually purchased by Brokerage Houses, and Insurance Companies.

By legal definition all of your Federal and State "Statutes" are Bonds or Obligations of Record and are represented in the courtroom by the **Recognizance Bond**, which is a **Bond of Record** or **Obligation for the Payment of Debt**.

A condensed version of what is going on is that the CCA as a corporation, creates or issues stock certificates based on prison population, goods or chattel as they are called in commercial law. The underwriter is the one who buys the stock from the Issuer the CCA with intent to resell it to the public or an entity or person, which is usually an investment banker. The investment banker purchases all or part of the shares of the stock for resale to the public in the form of newly issued investment securities based on the shares of the stock. Brokerage Houses and Insurance Companies Bid on the Investment Securities with a Bid Bond issued by the GSA. The Bid Bond is then Indemnified by a surety company through Performance and Payment Bonds. The Bid, Performance, and Payment Bonds are then underwritten by the Banks as Investment Securities for resale to the public. The Institutional Holders who own most of the Shares are:

1. FMR [Fidelity Management & Research Corporation 3,084,024 shares at a value of $109,791,254 dollars.

2. Legg Mason Inc. 1,235,563 shares valued at $43,986,042 dollars.

3. Barclays Bank PIC 1, 041,671 shares valued at $37,083,487.

There are seventeen more corporations owning various amounts of shares at varying dollar values. These can be viewed by going to: **http://finance.yahoo.com/q/mh?s=CXW.**

The Top Insider & Rule 144 Holders are:

1. Russell, Joseph V. 64,450 shares as of 2-May-03

2. Ferguson, John D. 40,340 shares as of 2-May-03

3. Quinlan, J. Michael 28,575 shares as of 10-Sep-02

4. Turner, Jimmy 13,817 shares as of 23-May-03

5. Horne, John R. 5,751 shares as of 29-Jun-04

As you can see by the above information, this system permeates every fabric of our society. This treatise represents about 40 hours of brainstorming.

Currently global terrorism is being funded by the prison system and the State's Retirement Fund, go to: **www.DivestTerror.org** this is a 115 page report on the Terrorism Investments of the 50 States.

Go to a search engine and type in U.S. Courts. Go to court links and click, which shows a map of the circuit courts, click on 7th circuit, a list of the 7th and 8th circuit courts will appear, click on Illinois Northern District Court, then click on Clerk's Office, then go to administrative services, then to Financial Department, you will see Criminal Justice Act, Post Judgment Interest Rates, and list of other sureties, click on sureties it will take you to FMS.TREAS.GOV, there on the left side you will see sureties listing, admitted reinsurers and forms, click on forms and you will see Reinsurance Agreement for a Miller Act Performance Bond SF273, and a SF274 Payment Bond and a Reinsurance Agreement in Favor of the United States SF275 and a list of Admitted Reinsurers, Pools and Associations, and Lloyds' Syndicates, you will also see a list of the Department of the Treasury's Listing of Approved Sureties [Department Circular 570]

U.S. District Courts are buying up the State Court default judgments, when you refuse to pay or dishonor the debt. Contractors and Insurance Companies are bidding on the default judgments with a Bid Bond, then a Reinsurance Company comes in and purchases a Performance Bond as a surety for the Bid Bond. The Performance bond is then under written by a Payment Bond, this is usually done by an investment company or investment banker. When these bonds are pooled they become mortgage backed securities or surety bonds. They are then put on the bond market through TBS [The Bond Association].
These bonds are also sold as investment securities through brokerage houses or insurance companies. **Securicor** is one of your biggest international securities companies and is located in South Africa and have acquired Gray Security Services. Securicor was formed from the merger between Securicor PIC and Group 4 Falk, which was completed in July 2004. Securicor operates in 50 different countries.

Reinsurance is defined as insurance of all or part of one insurer's risk by a second insurer, who accepts the risk in exchange for a percentage of the original premium, this is all admiralty maritime at its finest. Also termed reassurance. The term 'reinsurance' has been used by courts, attorneys, and text writers with so little discrimination that such confusion has arisen as to what that term actually connotes. Thus it has so often been used in connection with transferred risks, assumed risks, consolidations and mergers. Excess insurance, and in other connections that it now lacks a clear-cut field of operation. Reinsurance, to an insurance lawyer means one thing only – the ceding by one insurance company to another of all or a portion of its risks for a stipulated portion of the premium, in which the liability of the reinsurer is solely to the reinsured, which is the ceding company, and in which contract the ceding company retains all contact with the original insured and handles all matters prior to and subsequent to loss. 13a John Allen Appleman & Jean Appleman, Insurance Law and Practice section 7681, at 479-80 [1976]

The laying off of risk by means of reinsurance traditionally serves three basic purposes. First, reinsurance can increase the capacity of the insurer to accept risk. The insurer may be enabled to take on larger individual risks, or a larger number of smaller risks, or a combination of both . . . . .Secondly, reinsurance can promote financial stability by ameliorating [improving] the adverse consequences of an unexpected accumulation of losses or of a single catastrophic losses, because these will, at least in part be absorbed by reinsurers. Thirdly, reinsurance can strengthen the solvency of an insurer from the point of view of any regulations under which the insurer must operate which provide for a minimum 'solvency margin' generally expressed as a ration of net premium income over capital and free reserves. P. T. O'Niell & J. W. Woloniecki, The Law of Reinsurance in England and Bermuda 4 [1998].

All of the performance and payment bonds are regulated and controlled by FAR [Federal Acquisition Regulations] which are under [48 CFR] 28.202-1 and 53.228(h). These bonds are being used in cases where it is desired to cover the excess of a Direct Writing Company's underwriting limitation by reinsurance instead of co-insurers on Miller Act performance bonds running to the United States. These FAR regulations come in two volumes, Volume 1 is approximately 1,326 pages and Volume 2 is 823 pages long. These should be consulted and read before these bonds are used.

The Miller Act is found in **Title 40 U.S.C.A. Sections 270 a – 270d-1** and is federal law requiring the posting of performance and payment bonds before an award is made for a contract for construction, alteration, or repair of a public work or building. The surety company issuing these bonds, must be listed as a qualified surety on the Treasury List, which the U.S. Department of the Treasury issues each year

Gene B. Keating

Additional Comments

It seems I sent some of you a blank document in the attachment on this. Sorry if this is a duplicate for anyone. Have a good day, Lynn. I think all this information applies not only to prisoners, but to children under Child Un-welfare Services (see www.avoiceforchildren.com for extensive articles on this issue)

This was a response from Walter Burien who has provided us with all the CAFR information (the Comprehensive Annual Financial Report for cities, counties, states, etc, otherwise known as the 'other set of books').....Lynn from Walter:

> Go to List of Sureties. Why would they have a list of sureties in a federal district court? When you click on this it takes you to www.FMS.Treas.Gov. This is Department of Treasury. Then you will see on from Walter Burien who has researched and spoken out about the CAFR, Combined Annual Financial Report of cities and counties, the "hidden set of books": optional bids, it's all spelled out. **The Insurance Companies are the weak link. They have the true liability. They also by S.E.C. and Fiduciary law must disclose in their annual**

financial report any lien, incumbrance, claim, or judgement giving the dollar amount liability and a short description (clear and comprehensive) of the liability.

They also are holding trillions of dollars of real investment assets (real estate and property) of which are subject to patent attachment by claim. They truly are the weakest link. WJB

Here are my notes so far from 1 or 2 tapes of Jack Smith in which he's discussing and adding to Gene Keating's seminar. I'll send Gene's transcript that I've done so far, 2.2 tapes out of 4.....Lynn

Jack Smith tape 1, Nov. 1, A. D. 2004
Gene handed out paperwork at his seminar. He gave sample of **International Bill of Exchange**, a list of all the corporations involved in prison financing. He had a number of sample Bonds from the GAO accounting offices. 3 come out of the federal court system, and one comes from GSA which is a bid bond, **Standard Form 24, used for State cases**. He also gave the Miller Act Performance Bonds, Bid Bond, Performance Bond, and Payment Bond (reinsurance agreement in favor of the US) for the federal system. . He also had a 15-page Prison Treatise which is dated October 10, 2004, in which he wrote and describes what is going on with prison system financing throughout the Land.

Mike Young, with American Heritage and Law Institute, out of Cleveland, handled the seminar.
GOTOBUTTON BM_1_ MAYoung6niner20@aol.com or GOTOBUTTON BM_2_ MAYoungsixniner@aol.com
Michael Alan Young c/o6920 Thayer Rd. Mt. Vernon, Ohio
A man was offering a property in which the frontage was going to be taken on eminent domain. When they came to him for an offer, they said we want to take your land and only pay you pennies for it. The whole concept is they bring to you a series of negotiations. The first time they want to see if the transaction is possible and then they go to the value of what the transaction will be. Jack has gotten emails from people that have shared copies of treasury prepaid exemption bills of exchange, the forms of these, and one guy online has shared a certified copy from a public notary, a document that he attaches of any copy that he might make of something he provided and he also sent a copy of the NY executive law statute 135, powers and duties of notary. He did this because he runs into notaries who have no clue of what there job is, so he takes copies of the statutes of the state which authorize notaries to do things.

Gene in his seminar said that you have to get a copy of the national version of P. M. Bino's (?} They have copies of the sample forms in that book for **Notice of Protest** and **Certificate of Protest,** which is essential in this administrative procedure. You have copies of the forms which should be prepared by you and taken to the notary but also having the book with you shows that a public notary who has written on a national scale has brought forth the duties of the notary showing that it is a viable and necessary duty of a public notary. Under New York Executive Laws it says: Powers and Duty in general of notaries public who are attorneys at law: Every notary public duly qualified is hereby authorizes and

embowers within and throughout the state to administer oaths and affirmations, to take affidavits and depositions and to receive and certify acknowledgments or proofs of deeds, mortgages and powers of attorney and other instruments in writing. To demand acceptance of payment of foreign or inland bills of exchange, promissory notes and obligations in writing **and to protest the same for non-acceptance or nonpayment as the case may require and for use in another jurisdiction.** To exercise such other powers and duties as by the laws of nations and according to commercial usage or by the laws of any other government or country may be exercised and performed by notaries public, provided that when exercising such powers he shall set for the name of such other jurisdiction. So there's plenty of background here that one can take these examples, documents, proofs, to public notaries so that you can work with them to get remedies.

In Gene's seminar he made an off-the-cuff statement that sounds frivolous, but think about it and the reality is there. Gene said, "**It's been a business doing pleasure with you.**" He made this comment when whoever he was transacting with ended up settling honorably. The particular settlement that Gene was talking about is when he had written a check on a closed account to Wal-Mart for $600 and the check on the closed account had gone through after the acceptance and the return and the request for post settlement and closure to Wal-Mart on an account and as usual Gene got back eventually in the mail a statement that said, "Your check's no good, it had insufficient funds on a closed account, it's going to come back to you NSF." They did not do any of the processing that Gene had explained to them and eventually the letter said he'd better call the Wal-Mart attorney immediately or they were going to have you arrested and prosecuted for a fraudulent instrument. So Gene called the attorney who asked what he wanted them to do with the fraudulent check. Gene never argued with him at all. He said, "You're an attorney and you're holding the paperwork." The attorney wanted to know what Gene wanted him to do. Well, I accepted it, I returned it, I gave you a **Foreign Bill of Exchange**, I'm requesting that you apply the consideration to the account in post settlement and closure and ledger the account from the debit side to the credit side with the exemption and settle this. The attorney came back and said, OK. Gene then said it's been a business doing pleasure with you.

Doesn't that make perfect sense? Because the business was the transaction. The closure was the pleasure. Most people say it's a pleasure doing business. Business is warfare. If you're business is pleasure then it's peace. His comment was worthy because that's where we ought to be going.

Gene's seminar was really based upon the assumptions and presumptions that everything that goes through the courts, particularly in the so-called criminal venue is nothing more than a civil case seeking payment on a debt. The premise is that if you go into this business transaction as though you need to dispute some facts and resolve some issues you haven't seen the handwriting on the wall and you haven't got a clue of what's going on there and you're bound to fall into the trap that has been laid for you. It's very obvious once you see it, but it may not appear obvious until you get your head screwed on straight that a criminal matter in a court is a commercial draft and you can look at an indictment as a bill of exchange.

If you take the premise that an indictment is a bill of exchange, then you come up with a conclusion that the three characters involved in that bill of exchange, that indictment are different than from what you first believed them to be. Who is the drawer of the bill of exchange if an indictment is a bill of exchange? Any thoughts? The prosecutor? Well, he's an agent involved and he's going to represent the drawer, but basically if they are following the patter of reality which is a big assumption and presumption so that they actually do have a grand jury, because they might skip a step of reality and create a fictional grand jury and just come up with it by proxy, but assuming a grand jury exists who is going to sign the indictment? It's the grand jury foreman. The grand jury foreman is the drawer of the draft. Who is the beneficiary? The general public at large, the corporate fiction state. The drawee is going to be the bank who is going to pay the draft, the defendant Straw-man. So an indictment is a check. It's a bill of exchange. And who is the bank who is supposed to pay the sum of money due. The defendant. Once the indictment is drawn up the check has already been executed. What's left in the process? Collection. Are we talking about a trial here? The trial's irrelevant, the check has already been drafted on a closed account. It's not drawn on a public account yet. So this check has been drawn on a closed account? How much is due? Law is not voodoo hooey….they've got a system to it. What Gene was telling us is that every statute that is passed by any level of this democracy government is a bond. **It's purpose in passing the statute is raising a revenue**. That's why they pass laws…….to raise revenue. So every statute is a bond and there is a value set on the bond, so every time the Straw-man is charged in a charging instrument….isn't a check a charging instrument? Why is a check a charging instrument? Because it's on the liability side of the account, the credit side of the account. The credit side of the account is the liability side. The debit side is the asset side. It's all backwards since they went to no money. And so every charging instrument is a credit instrument. And a credit instrument is a liability and is a sum of money due. There is no money in circulation. So every check is a charging instrument. It is going to charge the account isn't it, when it goes to the drawee, the Straw-man. So the Straw-man fiction has been charged with a violation of the corporate statutes and that has a valuation based upon the original statute and what it's intent was to raise the revenue.

So once the indictment, and we don't have to limit ourselves to indictment, after all if an information it's a charging instrument, if it's a citation it's a charging instrument and the whole issue is that the Straw-man has been charged to pay the instrument. What does this have to do with a trial and an argument? There is no argument, there is no trial, this is a check. You either pay it or you don't. And so like Gene said the charging instrument has already charged the Straw-man. Now here's you, are you the Straw-man? No. Did they charge you? No. You're a Third Party. If you get involved between the drawer and the drawee what have you just done. You've become a party in the matter, and you've stepped in from the outside and inserted yourself between a couple of foreigners and you've now become liable by your interference in their action. You think you're going to go to a trial and prove a matter. This is a commercial charging instrument. It has nothing to do with the trial. Why would we go to a trial? The facts are irrelevant. There's no law. We can't change anything anyway.

What Gene was trying to show us is that if, in fact, the Charging Instrument is a

check what is the real purpose of the court? To collect the payment from the drawee. **That is the only purpose of the court: they are an accounting, closing house. They are there to see if the drawee is going to settle and close the commercial transaction which is the check which was written on the Defendant. Like Gene said, the only remedy that you have is to go in as a Third Party Intervener in behalf of the drawee to do settlement and closure on the transactional instrument which created the account. The simple reality is that since it appears in their world that you the living soul are linked to the defendant Straw-man by name, if you don't come in and close the account you are in dishonor, as any bank would be, if the bank does not pay the Bill of Exchange which is presented to it for settlement and closure. If the bank does not accept and pay the draft written on it, it's in dishonor. And it, the bank becomes liable now for the sum of money due. Since your Straw-man is in fact a dead entity, it does not operate itself. Living people operate the fictional entity known as the Straw-man.**

If you are sovereign and responsible and a living soul, you have a moral, a commercial and a spiritual duty as the fiduciary to honorably handle the affairs of the de facto corporation known as your Straw-man. You can either do it as the Creditor/Trustee or as the Owner/Operator/Beneficiary of that trust. The choice is yours. If you are trustee/fiduciary you have limited liability and the debts of the Straw-man are not the debts of the trustee. Nevertheless you as the trustee have a duty as a fiduciary to help settle and close whatever commercial actions come against that corporate de facto entity/trust (Straw-man). **One of the ways you can handle that as the Fiduciary/Creditor Trustee is to offer the exemption of the living soul for the post settlement and closure of the debts of the de facto corporate Straw-man if in fact you have registered on the UCC-1 and have demonstrated by public registration that you have that status and standing to do that.**

Gene said that once an indictment and information/citation/complaint are filed in the court, a check has been drawn and the Straw-man is the bank, he is the drawee and is responsible for the debt. The only thing you can do as the trustee is to accept the offer, return the offer for offer and consideration for post settlement and closure of the account and the case. Otherwise what happens in the court is very simple. The court recognizes that you as the trustee or as the accommodation party to the defendant by your argument (or your attorney/public defender's argument) are in dishonor of your duty to pay the instrument. And because of that dishonor the court has to go to Plan 2. Plan 1 is to presume that the drawee or the trustee representing the drawee or any of the drawee's associates acting as co-defendants will pay the debt. Notice we're not talking about finding facts, arguing or anything else. We're talking about paying the debt. Plan 2 is Plan 1 failed because nobody is going to pay the debt, they're going to argue and be in dishonor. So Plan 2 is we're going to sell the debt to some 3rd Party who is going to buy the debt. And in order to hold a security for the outsider who bought the debt and paid the price, we're going to put the defendant, his associates or the trustee representing the defendant in jail as surety for the 3rd party who purchased the debt. And, we will hold them in jail as collateral to the 3rd party until the time works the payment of the debt off back to the 3rd party investor.

The name of the game is you can settle and close the draft yourself as the trustee staying on the Creditor side, or you can act like a lunatic and argue the case or do anything else you want and end up going to jail because you are in a commercial dishonor and somebody else will pay that draft in your behalf but you will spend time in jail as the collateral for that payment until you work off the money over time. **Don't they say people in jail are working off their Debt to Society?** Now you know why they tell you that. So part of understanding the background of what Gene is bringing to us is understanding the basic premise. Like Gene said time and time again, they tell you it's criminal in order to confuse you so you will not know that you are there on a civil matter. **Why isn't it criminal? They're insolvent and have no capacity to bring crimes against anyone.** Not only that to bring a criminal charge against someone requires a civil case to begin with. Well don't they have civil case? Isn't the Straw-man an asset belonging to the national government? Didn't they create him for the purpose of raising a secret revenue from the people. Don't they hold the titles and the commercial paper on the Straw-man (birth certificates), so don't they have a civil cause of action. If the Straw-man is a 14th amendment citizen resident of the US under article 14 and amendment, does the Straw-man have the capacity to question the debt or raising a revenue off the debt? If you truly understand the 14th article and amendment and they've charged the Straw-man, which is a fiction, and not you the living man, are there any Constitutional protections in place here? **Absolutely not because the Constitution doesn't protect fictions. It protects living people and the government isn't charging living people, it's charging the fiction corporation and the fiction corporation isn't you. And, the fiction corporation belongs to their civil society under their civil law and civil contracts.**

So, by being a citizen/resident doesn't the Straw-man have a duty civilly by contract to obey the statutes and the laws of their civil de facto society? You bet. And if it violates the laws of the civil society, isn't it subject to the penal clauses of the civil contract to pay the fines and obligations of the violation of the civil statutes. You bet. Since he's a fiction and not real and not you they can charge their own creation all they want. They're not charging you. Therefore, there's no constitutional violations or prohibitions. It doesn't come under the presumptions of the de jure government. They're not violating any laws. They're not harming real people. If you want to step into this mess and be drawn in and get harmed as a result of your ignorance and actions don't blame them**. Don't charge them with destroying your government, constitutional violations. They haven't done anything. They've created a world of illusion and they've asked you to come into the "Matrix" and "play with us" for a while at your own risk.**

Gene was saying here is [where] they go ahead and charge the Straw-man and the goal is to see who they are going to capture by creating this fiction. Remember we said a few months ago **it's a premise of law that you cannot sue yourself. If the Straw-man belongs to the very government that's brought the suit against their own Straw-man, aren't they suing themselves?** You bet. Isn't that the height of fiction and illusion? You bet. What changes it into reality? **When a foreigner steps into one of those characters. And now it's not the government against it's own creation anymore; it's the government against**

a lunatic who stepped into this illusion and made it real because now we have two different parties.

Gene talked about the concept of underwriter. On a lot of commercial transactions you hear about the concept of an underwriter. And what is an underwriter? In insurance lingo isn't an underwriter someone who comes in and purchases a part or all of the securities that are being issued by a corporation to make a revenue? And the underwriter will lend his organization, his name, his character in order to purchase these securities and resubmit them onto the commercial market place for general purchase , exchange and trade. When you are an underwriter, which got it's name because you put your name under the person's name who was liable, you underwrote their name, assuming liability. You co signed. What is an accommodation party? Isn't an accommodation party one who lends his name to some one else and will be responsible to settle and close his debts if the other party does not do so. **When they charged the corporate Straw-man fiction with the citation, the complaint, the indictment, the information, it's a check and the banker, the one who's got to pay that check is the Defendant. Hasn't the defendant become liable to pay the instrument, the criminal charge? You bet.**

When you come into the case as a living party you become the underwriter for the dead corporation/ defendant bank. Isn't an underwriter one who purchases the bonds all or part, to settle and close the case. So when you as a living soul come into the criminal case without explaining what your capacity is in that case, and without qualifying it (and the public defender/attorney defending you won't qualify it), the court assumes you the living man are the underwriter of the draft to make the payment. Is there any wonder why the living man goes to jail when the draft has been paid in post settlement and closure? And you're (or your public defender/ attorney) is still arguing the facts which are irrelevant. Protesting your innocence and that you are not guilty of these facts? It never had anything to do with the facts and the charges. They are irrelevant**. It was purely a revenue making device and the plain, simple reality is you intervened not as an intervener creditor, you came in a general capacity as an accommodation party underwriter assuming the liability of the Straw-man/defendant fiction corporation to the charging instrument which was a check to be paid. You never paid it , you're in dishonor and you're in prison because you became the underwriter. And, you were responsible and the debt wasn't paid.** They had to go to a 3rd party. Do you understand what's going on in a criminal case? It's that simple.

What Gene did was fill out a lot of information. One of the things he talked about is that by the time a charging instrument is created in a court, **the charging instrument created behind it is called a Bid Bond. And the Bid Bond is the evidence of the sum of money due on the debt of the charging instrument to settle and close that account. Every time a criminal case is started in any court a Bid Bond is already filled out.** And what Gene was showing us through his research is that if it is a state court, the bid bond is most likely the GSA form 24. And it says right at the top of the form "BID BOND." If you're in a federal district court, the BID BOND is most likely going to be GSA standard form 275. It's the agreement in favor of the US. Form 273 is a reinsurance

performance bond and standard form 274 is a Payment bond. Gene said there are 3 bonds for every case. **There is a bid bond, a performance bond and a payment bond. The Bid Bond is the bond that sets the value of the draft, the amount of money they are looking for to settle and close the case.** A Bid Bond has already been issued when the case is lodged in the court. It's issued by the clerk to establish this.

Gene said the federal district courts buy up all of the State Bid Bonds. Why not? What happened in 1933 when the Governors pledged all of the assets of the corporate states to discharge the liability of the corporate UNITED STATES. Wasn't that what the Constitution was all about? That the states became accommodation parties to the national debt and in 1929 and 1933 when this was called in didn't the Governors meet and turn over all the assets of the states to the UNITED STATES to help settle and close the national debts? You bet. If the corporate STATES (NM, AZ, etc) are generating any income by writing bills of exchange on the Straw-man bankers for the violation of the state corporate statutes doesn't it make sense that would turn over the proceeds of all that income to the feds to be applied to the settlement and closure of the national debt.

And so Gene's research shows that the federal district courts are buying up all the bid bonds for all the criminal charges from the state and local municipal courts and these are funneled up to the federal district courts and the clerk's office where all of these bid bonds are assembled and packaged for sale to help finance the government. A bid bond is at the lowest level stating what the expectation of revenue is off this bill of exchange that has been written. The indictment is a bill of exchange. And the Straw-man is the banker who is supposed to bring in the money. Now is the Straw-man going to able to bring in money? Not unless the Straw-man holds assets or acquires income and if he has income coming in or assets won't eventually the court's garnish, foreclose, seize, levy, convert the assets of the defendant Straw-man to settle and close the account if the Straw-man's operators or trustees do not voluntarily do so? You bet. Isn't that what the courts do? Issue garnishments? Levies? Sales to close the Bill of Exchange.

You never thought of a traffic citation as a bill of exchange did you? You never thought of being charged with Murder 1 as being a check that they were asking you for money. How much different is this scheme than what Martin Luther railed against the so-called indulgences? We'll forgive you, just send us your money. I bet you thought they got rid of indulgences 400 to 500 years ago (Lynn's note.....Paul said there were indulgences that could be 'bought' in the Catholic Church when he was growing up in the 40's and 50's in New Mexico) . Well, good news, who do you think is running the civil law? Isn't it the Jesuits? (Lynn's note: read F. Tupper Saussy, Rulers of Evil). Aren't you seeing exactly what went on before going on again? They just call it a different name so that you will be confused and not understand from history what is happening? So they're just asking for a little donation, just send us a little bit of indulgence here and we'll forgive you if you can understand the process. Otherwise, we'll put you in jail and torture you a little bit and go through some inquisition with you too. So the BID BOND goes in.

Since the government figures it has a sum of money due, isn't that what the bank

is supposed to do is pay a sum of money due on a bill of exchange? So they have the expectation of money coming in. This is before the trial, before the plea, before anything. After all it is a check, and it's written so we can expect this to be coming in. So we gather these things together now, but they have a problem. What happens if they can't collect on one of these? But they already have planned on using it, right? The funds they feel are going to be there and they're going to get them one way or the other and they're planning on the fact that 'Bob Cook' owes $500 on his driving without a license so that we can patch the road down here going into Cleveland. And we're going to hire the contractor to go patch the road and it may take awhile before we're going to get the money out of 'Bob Cook' but we want to spend the funds now. So what are we going to do just in case, by accident, we can't collect the money from 'Bob Cook.' We're going to insure it and we're going to go to somebody that will put out a risk and say they are willing to pay 'Bob Cook's' $500 if you can't get it out of him or any part of it, in return for you giving me a portion of the expected $500. So what they do is they purchase a performance bond from an insurance company who gets paid part of what it is they are expecting to come from Bob so that if Bob never delivers anything, the insurance company will have to cough up the whole $500 so the government can get the road done and paid for without worrying about it. That's called the Performance Bond.

What Gene said is the way the system is set up, the parties that will provide the performance bond can only be those parties which have already been pre-registered and pre-approved by the military, corporate democracy government that has a list of all the pre approved sureties for performance and you can usually find these on the administrative clerk's website in the U. S. DISTRICT COURTS....who is approved to do this. Once the performance bond has been issued to back up the bid bond, the government has now been insured against any potential loss of revenue from collecting from dead beats, even like 'Bob' who isn't going to pay it, because he doesn't believe he owes it. If 'Bob' stiffs them for the bid bond, and the insurance company that posted the performance bond has to come up with the payment where's the insurance company going to get the funds to pay off their claim? Remember, Bob's a dead beat and didn't pay a penny.

The insurance companies are in business and they've got customers and their rates go up for providing performance bonds when the number of dead beats go up. In essence since all of society is a joint maritime venture the good paying members of the admiralty venture always end up getting stiffed to take care of the liabilities of the dead beats. Isn't that what the maritime venture is for anyway? Those people that are fortunate have to pay for those people that are less fortunate. Isn't this called socialism? And so the Land of the Free and the Home of the Brave, being operated under admiralty/military commercial covering is nothing more than a socialistic system. It's not capitalism at the highest level. It's being run on a commercially socialistic system. It's just that in the background this is what is happening and people don't understand it **and so they've been led to believe that the Lie is the Truth, and the Truth is the Lie,** and this is a private system of capitalism. Isn't the insurance compelled on all the capitalistic performers? If the capitalistic players have to carry the maritime insurance the system rests on socialism not private individual capitalism. However, you can see that the intent of the civil, military, democracy government is to confuse most of the People most of

the time to get full compliance within the admiralty commercial system mandating insurance coverage by everyone. **So that the system without money can proceed. Because when you have no money, you can't do business in private capitalism.**

The performance insurance companies provide performance bonds to indemnify the government who gets 100% minus the cost of the Performance Bond to do business. As long as the cost of providing performance bonds does not eat too much into the gross receipts from the "Little Scam" they're doing a very healthy business. As soon as the system breaks down and the cost of bonding and insuring the project goes higher than the rewards of the project, then the system will probably fail. So far all we have is an expectation of the revenue from the bid bond. And then we have a performance bond which will guarantee something if we can't collect. But here is the problem. If we don't actually collect any of the money, who's going to get stuck to pay the cost of the government? The Performance Bond holder, right? If they don't get any revenue in, he's got to pay the whole thing. What would the premium be for the guy who buys a performance bond when nobody is making the payment on the bid bond? 100% plus more for administrative costs. Would the government maintain a revenue then, if they had to provide 105% of the expected income to insure the system. No, the system would fail. How are they going to collect the money?

Well, once you have all these bid bonds and they've been insured (double witness), can't you bring these together as security offerings? You bet. You can package these collectively as a security. What is a Security? It's a promise that somebody is going to pay a sum of money in the future, right? Isn't that what the bill of exchange was? The Charging Instrument, the Indictment against the so-called bad, heinous criminal? So there expecting eventually to collect some money out of him, right? On this check that they wrote against his Straw-man. So by the time they have the bid bond and the performance bond insuring it, they gather all these things together and they go to a securities dealer, an underwriter. The securities dealer goes, oh you have some checks there that should get paid. $10 million for Caleb who murdered his girl friend last week, and $500 from 'Bob' who drove without a license again, etc. etc. We've collected these again in billion dollar packets. And now you take them to this underwriter and what was the purpose of the underwriter? He's going to purchase all or a part of the securities, make a market for them in the public and resell them on the stock exchange. Now if there's a company called Paine Webber that buys up all of these promises to pay, by the tens of hundreds of billions of dollars and holds them as assets, shouldn't the value of the expectations of their futures profits go up? And shouldn't the value of the Paine Webber stock increase because of that? What you've just done then is taken all of these bills of exchange, i.e., indictments, traffic tickets, information, complaints, and bundled them as though they are income generating commercial items and made a market where they are traded on the public market place and investors can provide the money and/or we also expect that the people who are liable on the instruments are going to provide the money too? But some way, shape or form we are going to make the money by selling the guy's check to someone who will purchase it for pennies on the dollar in the hopes that he's going to go back and collect the full amount from the Straw-man through collections by attorneys and legal systems or else the guy's

eventually going to make the payment and settle and close the account. Well, if he dishonors Caleb then he goes to jail because they've sold the account to a stranger and as security for the stranger's return on investment they are holding the living man in jail as the collateral or the merchandise if you will, to secure the security lending new interest in what scripture says Babylon is just buying and selling the souls of men, putting them into prison to make a revenue to build the great society.

How did they trap you into their venture? They trapped you into their venture by naming a Straw-man corporation after you, writing a check against their corporation and hoping you would intercede and interfere (with the help of your public defender/attorney) legally, that under commercial law you would become a voluntary **Accommodation Party** liable for the debts of the corporate Straw-man. Who is to blame for the unfortunate circumstances that befall the people in jail? They themselves because they were ignorant lending more credence to the Scripture that says: "My people fail because of lack of knowledge." They have been snared and they have been taken because they do not know who they are and they do not know who that so-called corporate government is, that is acting in a capacity of foreigners to God's people. If you go to the Book of Proverbs it will tell you many times that he who becomes a surety, an accommodation party for a stranger, a fictitious foreign corporation, he has no one but himself to blame. So what is the remedy.

The remedy as Gene pointed out in his mini-six hour seminar (he could take up to three days) we as living souls have the standing, status and capacity if we understand who we are and how to do it to issue both the Bid Bond, the Performance Bond and the Underwriting Bond as a foreign bill of exchange through the living Party not to be a surety and accommodation party for the Debtor but because of our status and standing as an outside Creditor to come in and pay off these liabilities for the Straw-man corporation for post-settlement and closure of the accounting in the case and it's gone.

Along with this it's one thing to say Gene's done all this research and this is a pipedream. The criminal system is about protecting society against evil people. It has nothing to do with raising revenue. You guys are crazy. Well, okay if you want to be in Never Land that's okay. However, there are people out there who've been dealing with these issues and the results are incredible. Jack had a call from his friend Scott last week. He's talked about him on tape. He was in prison and he did something to settle and close his case and they threw him from the federal prison into a private prison. Then he tried settlement and closure for that and before you knew it they threw him out of the private prison. He was on probation. This has been for the last year. **Victoria [Joy]** was on probation in California also.

Jack Smith tape 2 Nov. 1, A. D. 2004

If you remember Victoria was on probation after they threw her out of jail and she accepted that and returned and wrote a Bill of Exchange for post-settlement and closure and before long she got this strange letter from the other county saying she didn't have to go to a distant count to report in, she could report in the county where she lived. To which Victoria responded, "Conditionally I'd be happy to if you can show where they've moved a contract so that there is a charge for me to report." Remember one of the things Gene Keating said in his seminar is **that you**

must have a charge to accept and if there is no charge, there is nothing there. And, if you can't see a charge which has been issued so that you can do an acceptance and return, they may just be 'floating' the possibility of a contract and an agreement by you. So what Victoria did she didn't create a controversy by saying she wouldn't report, she said she'd be happy to show up at this county where I live instead of the distant county on proof of charge that there is a duty for her to do so. The next thing she heard from them was basically 'never mind.' So obviously, there wasn't a charge there, there was just an invitation to volunteer.

If you remember Victoria did inform the probation board when she was traveling here and there and out of state, she wasn't asking. She was saying if you have anything you want to contact me about or you need some kind of authorization let her know, she'd be happy to give it to them. So, she acted like a Creditor to the probation department, not as the Defendant/Debtor. And pretty soon she heard nothing for awhile. Then she went on the Internet and found out they had issued a warrant and there's a warrant issued against the Straw-man. That would mean they were going to come after her and arrest her anyplace. She didn't think they were settling and closing the account like she had asked them to. So it appeared there was a new damage and she needed to get it settled and closed because the computer says there is a warrant. For a long time Victoria and Jack were wondering that you couldn't charge these People and so why was there a warrant there?

This last week, Scott called Jack and said that the last time he had talked to Jack they were going to hold a hearing. Scott didn't go to the hearing but instead sent a request to see if they'd done post-settlement and closure. The next thing he knew he was informed that a warrant had issued. Any of us, if we hear that a government entity has issued a warrant against our Straw-man, have the instant reaction, an assumption and presumption that they are "out to get me." Isn't that the instant assumption? What did Victoria assume? They are out to get her. They put it on the Internet and anytime now, when she's in Ohio, Florida, or somewhere else they're going to look her up and arrest her. Isn't that the presumption?

Scott assumed they were trying to arrest him. Jack asked if he'd looked into it. He said, "Yes, I've got contacts." Scott had some acquaintances in law enforcement go on the computers. What did they say? They said that yes there was a warrant there but they didn't think if they stopped him that they would pick him up on that warrant. The law enforcement acquaintance said he wouldn't risk picking up Scott because something looked strange on the warrant. Scott had an attorney acquaintance working in the government and called this attorney and asked him to look up the warrant. The attorney called back and said that yes there was a warrant there, but it was not the type of warrant on which anyone would arrest Scott. So Scott called the federal district clerk of court and asked about the warrant posted on the account. The clerk admitted there was a warrant posted on the account. Scott requested a copy of the warrant to which the clerk answered she could not do that. Scott replied that he had asked for post settlement and closure and she said, "Sir I can assure you this case is closed."

Jack has had other people tell him that when they had tendered Bills of Exchange they have been told the case was closed. The clerk said to Scott, "Not only is the

case closed, it's been sent to archives." Scott said he was still concerned about the warrant. The clerk said, "Sir this is like an account warrant." or something to that effect. So Scott, called Jack and asked what he thought was going on. Jack asked, "Did Victoria **ask the court for post-settlement and closure?"** Yes. Did Scott ask the court for post settlement and closure? Yes**. In order to settle the accounting what do they need for settlement? Don't they need a draft? Wasn't the bill of exchange a draft on the private side? Many times when you draft them by a bill of exchange on the private side, does the account close right away? No. Why not? You need a 'second witness.' Where does that second witness come from? Doesn't it have to come from the public side of the account? How is the clerk going to do the accounting on the public side unless she gets a draft? What is a warrant? Isn't a warrant a check or a draft? So, when she posted the last warrant that closed the public side of the account and they archived it.**

Victoria assumed the notice of the warrant was a potential arrest against her. And Scott assumed that when they posted the warrant as the last transaction on the account it was a seizure warrant for collection against him. **The warrant was the funds on the public side for the second witness to settle the account exactly like he had said. But they settled it by calling it a warrant to test Victoria and Scott to see if they were going to come in and reopen it by argument.** They just didn't tell Victoria and Scott what kind of warrant it was. They gave Victoria and Scott half the truth, "We've got a warrant out on this account." Well, thanks doesn't that mean you've settled and closed now by applying the funds from the warrant to close out the public credits? See, there's two sides of the accounting and it takes two bills of exchange and that last warrant was what just might settle that court unless you are stupid enough to argue and open it up again. We are our own worst enemy by not understanding the language and what's going on here.

Lee's (class member) comments: The warrants are publicly posted for 90 days. This shows settlement. Jack: The clerk needs an order to settle and close the account. And that's what the warrant is, an order to settle and close the account. Lee: That's right

Jack: Remember when we've talked in the past and the clerk says she has the bill of exchange and can't do anything with it, so she just puts it in the file. What the clerk is looking for is a warrant on the public side to settle and close the whole account. And they call it a warrant which is one of those scary terms that the public certainly doesn't understand and we only understand it in the private when we understand what the warrant really is: it's an order and check to settle and close something.

Lee: It could also be worded as a conclusion, a final settlement. They can make that any kind of public posting they want. I've also seen it as order of the court, but it's a conclusion of the court, the final posting of the results of hearing. It's an interesting what they'll do and they'll post it for ninety days. Even though received nothing but, "this is dead, this is closed." There has been no action. But there has to be a financial settlement. That always concerned Lee, because ninety days passes and then it disappears. So, did someone buy it?

Jack: That could well have happened if you didn't close it.

Lee: But they only do it for ninety days so what happens if they don't sell for ninety days. Did they rename it and stick it somewhere else? There's a bit of confusion with the process and this is the second time Lee has heard this condition of calling the posting a warrant and they post it and when you go and try to find out what it's all about there isn't any apprehension. They're not going to be apprehended at all. It's not like there's a debt left to pay.

Jack: See, if you haven't paid the debt to settle the case and when you pay the debt and you do the bill of exchange and the draft, it's on the private side. They need some kind of a public order to duplicate that to settle and close the case.

Lee: They need to reflect it….as mirror.

Jack: If that happens, it's good. On the other side of the coin, like Jack was shown here, if you default in not paying the debt on the private side, generally the court will enter an order of conviction against the defendant and all the accommodation parties associated therewith, showing the debt is in default. Now you can appeal that, but that's never a good sign**. When you're on appeal it means the account hasn't been settled privately and you're in dishonor.** So why would you have a tendency to prevail in the appellate court whenever your appeal going up is an automatic sign of your dishonor for having failed to settle and close the account. So the presumption on the appeal goes against you from the get go because you are a debtor in dishonor. And the only time you're going to win that is if the procedure on trying to collect the account fell through the cracks on being grossly outside the procedure of honorably trying to collect a debt.

Lee: That's all the appeal is–it's on the legality of the proceedings to collect a debt. It's not the argument and has nothing to do with the argument.

Jack: The issue that's being raised in the alleged case is on the moon. The appeal is only on the legality of the process they used in admiralty to collect a debt. Since you're up on appeal you've dishonored the draft and the party coming up and taking the appeal is in dishonor to the merits of the collection process.

Lee: The appeal really doesn't do anything but shove it down to the lower court for further collection process. In other words, fix it. Lee has been sending out a packet, the Monday night packet, which has acceptance, bills of exchange examples, **signing in a fiduciary**, about as much information as he could collect reflecting what they have been going on Monday night. Lee waited all summer for the results of what they were doing before sending out the packet. It'll be updated again, but it's up to the point of the bill of exchange, with examples, how to notify secretary of treasury, and handle conditions which have worked for others. He has included information showing how to do the acceptance and the follow up and the certificates of dishonor.

This is all instructional information to be used and followed up by you. There are examples to help you do your own paperwork. Fill in the blanks and glean from the examples for your own paperwork. You can order from Lee by money order for $10 for the 50 plus pages and please leave the money order blank.

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Jack: Gene did a couple more things that were interesting. There's a part of the UCC that says to make an indorser liable on an instrument, the party that holds it must make a presentment. Many times there are staple contracts like mortgages in which the terms and conditions are such that you confess judgment and that you waive presentment, etc. For the principal on the instrument sometimes presentment is not necessary by the terms of the contract. Assume you're going thru mortgage foreclosure in a judicial state. They charge the Straw-man who was the maker of the mortgage note in the judicial proceedings and they tend to do a dress service of the complaint upon the Straw-man which is done really for an illusion and an ulterior reason. Since the Straw-man has already waived presentment and notice and has confessed judgment, theoretically the banks could come in and have the sheriff seize the assets of the Straw-man for the liability.

In fact if they serve the Straw-man and nobody ever shows up to the court to defend, that by reason of the rules of procedure of their admiralty proceedings, the failure to appear becomes a dishonor, confesses the judgment a second time (first on the contract, second on the failure to show up in court). So you have a double witness of confessed judgment at which time the sheriff can advertise, appraise and sell the property. The court can seize the property and put the new purchaser in possession all without having to hear boo! from you and you as the living soul don't have to show up in the court.

What happens if you don't show up in the court and they take judgment against the assets of the Straw-man and then they do not have sufficient collateral to seize or levy to pay the debt. Do they have personam jurisdiction against the living soul? No. You weren't named on the complaint and you didn't show up. So what they're doing is completing the action in rem, not in personam. And because they're completing the action in rem they are limited to acquiring the value of whatever they get off the seizure, levy and sale of the goods of the Straw-man.

If you show up in court and you start to argue as the living man, what have you done? You have become an accommodation party and appeared in personam. And without paying the debt you are in dishonor and now you can be held personally for the liability of the account. The reason they go to court is because when we go back to make an endorser liable on a note they must do presentment. Isn't the living soul signed on the instrument, but he's not the principal. He's not the Straw-man unless he wants to be? So don't they have to do presentment, service of process as though it's coming onto him so he has knowledge that they're presenting it to a living soul to become liable as the accommodation because he's not the principal He may back the principal, the Straw-man, but he's not the principal. They need him to come in so they can do presentment against him but they don't have to do presentment against the Straw-man.

The reason the court case is there is to give notice to the living soul so that the living soul will come in and act as the **Accommodation Party** to which he's now been told he's been presented, you've been given notice and you're an accommodation party and you now have a liability. So they drug him in, in personal. They had to do that because he could never waive his rights. If he waived his rights wouldn't it be a constitutional violation? But there's no constitution for the STRAWMEN who waived his rights by the statute stable contract. **So they'll**

go against the assets that are registered to the Straw-man and that's not a violation of the constitution. But if they come against you as a living soul and try to make you liable to pay the obligations of the Straw-man, they've got to give you notice and opportunity because you are merely an Accommodation Party for the Straw-man.

They invite you in and you fall into the trap and become the Debtor, instead of the Creditor. Gene was saying, "You have to make the bid." They are looking for money. **The problem is, there isn't any money in the public. Because the public hasn't declared what money is. So the only place they can get the money is from the private side.** Can they tell the private side what they can or cannot use as money? No. They can't tell real people what to do. **They are a fiction and they can only tell fictions what to do. So they can come to you a real person and solicit you and if you want to act as though you know what money is and give it to them, they'll take it every day, but they haven't got any over there. They haven't defined money.**

If they are going to use anything as money, which they haven't defined what it is, it can't originate on the public side because there isn't anything to find. For them to use and circulate in commerce things they're going to use as or call money, it's got to come from the private side. It's got to come from living people. And since it comes from you, is there reason why you can't underwrite the bid, the surety and the payment? Since it all comes from the private side anyway. So why do you allow them to use your signature so that you become liable for whatever it is that they are circulating as a credit on the public side and they're taking advantage of all of that because you were ignorant enough to provide what it is that you've got that creates it that they don't have. Are you going to only allow the bid money and then allow them to base their activities on your credit to issue corporate surety and corporate payment? **Why don't you also issue surety and payment?** Gene's position exactly.

All the patriots are going around for decades and decades yelling government has stolen our sovereignty. Isn't that what they've been saying? How could a fiction steal your sovereignty? Government can't steal anything out of reality, you have to give it up. So if you've lost your sovereignty, the only way you lost it, it wasn't what government did, not what they charged you with, it's not the laws they wrote, it's not the fact they have all the guns and wear all the badges, not the fact that they have a president and a court system, you lost your sovereignty when you gave up your commercial capacity by being ignorant.

Government is not evil. They may be very deceptive, but they drew the sovereignty out of you because you are too ignorant to be sovereign because you don't know what a sovereign is and what a sovereign does. And because they drew out from you what you don't even understand what you've got, you blamed them for stealing your sovereignty and you don't know how they got it away from you. They have become in place of the sovereign because we're collectively ignorant of what a sovereign is. And we allow them to drain our sovereignty away by being ignorant. That's not anything they beat out of you or forced out of you, except thru your ignorance. **You are the Principal for the bid, the living man, not the Straw-man. You can also be the reinsurer to guarantee the bid. And by the use of your exemption you are the underwriter on this whole procedure. You just have to understand what's going on, who you are, understand who they are,**

the procedure for getting the remedy. They have taken nothing away from you that you have not yourself surrendered.

Do you understand the procedure for getting the remedy? There is no money. Everything is and acts like insurance. You have what is called a bank check with a commercial bank. Whose name is on top of that check? The bank's name. Your Straw-man basically has an account in that bank, correct? And you believed that bank had money and that if you wrote a check on your Straw-man's account the bank would pay it. There is no money. Where did your signature and your Straw-man's name go on the check? Under the bank's name. Did it not? Was your Straw-man an underwriter of the bank?

Let's go back to Gene Keating's 3 sets of bonds: a bid bond, a performance bond, and an underwriter. Where does the payment finally come from on those three bonds? The underwriter. Whose name/slash signature is on the bottom of the instrument? The living man's signature. He is the underwriter on that instrument. Did the bank have any money? No, never did, never will. Who's responsible for producing the money? The underwriter, the guy that signed the check. Does that prove to you that as a living soul you have the capacity to put out the third and final bond if you understand who you are and what you are doing? You are the underwriter guaranteeing payment on that instrument. That is not a check to produce money, it's an insurance policy. And you're the underwriter, hoping against hope that money will somehow exist to make the payment on the instrument that you signed.

Under the new banking act that is taking effect very shortly what is the new procedure with banks as far as checks are concerned? You will not get the original check back once it's processed through the insurance scheme. You will get a photocopy. It's a promise to pay. It is a security that they are going to hold on to. Making me liable. They are going to bundle them together and even as you are the private underwriter they are sending these canceled checks to public underwriters and offer them as securities to build the great Babylonian society on your promise to pay. Why would they send them back. Do you think anybody paid them? There's no money to pay them with. It's an insurance policy. They're keeping as a holder, the evidence of the policies that you are writing. You're part of a giant insurance scheme. Does that prove to all you patriots out there that there is no common law? Nothing gets paid, it's all insurance policies. There is no money, it's all admiralty process. You believe that we are under law and can pay our debts and the government doing something wrong. You're in Looney Tune Land. You will never get a remedy with your stinking thinking. You have got to understand who it is you are.

Now as Gene stated, your exemption only belongs to living people and it is deemed intellectual property. And intellectual property is personal property. There are personal property and real property. Real property is immovable property and personal property is portable. And your intellectual property, your exemption, is personal property which means it can leave you in chunks and go to other people as you surrender it. So as you surrender your exemption to the public, they use it. **An exemption can be a commercial lien and you can resell your lien to other parties. A lien is nothing more than a Bill of Exchange. Once you have given your signature and offered your exemption the party receiving**

your signature can put your signature on collateral derivative documents and reuse it over and over again.

Your exemption is the intellectual, the personal property, the foundation of being able to move charges from the credit side of the ledger to the debit side of the ledger. The credit side of the ledger is the public side and all the credits are defined to be liabilities. That's why when you receive a check it's a liability, evidence of a debt, a promise to pay, there's no asset there. It's a futures contract. It's an insurance policy floating around. The debit side of the account is the assets; it's on the private side. You cannot move and post things form the credit to the debit side. They are apples and oranges and they do not mix.

Your bill of exchange goes to the debit side. It's an asset. And in order for them to do a corresponding accounting settlement on the credit side, requires a warrant or an order on the public side. If the exemption is used voluntarily you can move the charge from the credit to the debit, settling and closing the Account. The US is basically foreign to us. When Gene started getting into some of the remedies in his seminar he was talking exactly about what we've been saying that when we get the stipulation in terms of the offer, the charge, and we've done an acceptance for valuable consideration and we've done a return for post settlement and closure and the other side does not issue the order or the warrant to post the compensation and consideration to the public side of the account, we do the certificate of protest and the notice of protest and have that served properly upon the other party who is in dishonor. Then what is the remedy?

Gene suggested we should look to Title 10 of the UNITED STATES CODE, Section 4801 **Uniform Foreign Judgments Act**, because your certificate of protest and notice of protest is a foreign default. It's entirely possible that the remedies might exist through title 10, section 4801 and 10 CFR and the regulations promulgated thereto to bring to the us district court possible notice and registration of this form.

Remember particularly in criminal cases, all the state traffic and all the other judgments are being bought up as bid bonds by the U. S. DISTRICT COURTS and those bid bonds, when they are not paid by way of your exemption, then the defendant is in default and based on the default, the bid bonds go out publicly to a whole list of hundreds of corporations, all across the US and internationally and these people purchase the bid bonds. Why would these corporations like Wal-Mart, US Post Office, everyone want to purchase these bid bonds? To make money. What is the purpose of the corporations assuming these bonds? Collateral to invest and expand their businesses.

Hasn't a friend in Minnesota, Wisconsin been telling us for a long time that the whole system is operating on municipal bonds? Isn't a municipality nothing more than this private US corporation? Aren't the US District courts providing the fundamental bid bonds as the foundation to create "money" i.e., this money is credit money. What is credit? Liability. And isn't this the sale of the municipal bonds which goes down to Paine Webber which acquires these securities by underwriting half of thousands of US corporations to fund their business expansions? How are the corporations doing business? They are doing business by acquiring the investment securities at the lowest level which are then being insured by the performance insurance companies, indemnifying them against loss on collections, which then goes to the security underwriters to raise the funds in

the public market places. The municipal bonds for funding and approval for all these projects get approved to finance the wonderful world of Babylon. When someone asked Gene how do you get someone out of jail one of the things he said was, “first if you’re going to get yourself out of jail, you’re going to have to do the registration on the UCC to separate you from the Straw-man so that you have the capacity to act as the Creditor/Intervener.

Eventually you’ll have to go online in the court system and you’re going to have to find out which corporation purchased your bid bond through the U.S. district court. Then you’re going to have to do an acceptance for value and consideration and return, ask for post-settlement and closure by the use of your exemption. That will start you on that process.